

**United States Bankruptcy Court**

Eastern District of Texas

**Case No. 14-41334**

**Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tom Greineder  
501 1/2 W. Main  
Honey Grove, TX 75446

Theresa Greineder  
501 1/2 Main  
Honey Grove, TX 75446

Social Security No.:

xxx-xx-1518

xxx-xx-6114

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/17/14

Brenda T. Rhoades  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Eastern District of Texas

In re:  
 Tom Greineder  
 Theresa Greineder  
 Debtors

Case No. 14-41334-btr  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0540-4

User: childsj  
 Form ID: B18

Page 1 of 2  
 Total Noticed: 58

Date Rcvd: Sep 17, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2014.

db/jdb  
 6777659 +Tom Greineder, Theresa Greineder, 501 1/2 W. Main, Honey Grove, TX 75446-1506  
 6777664 +Allied Interstate, LLC, P O Box 361774, Columbus, OH 43236-1774  
 6777668 +Attorney General of Texas, Box 12548, Capital Station, Austin, Texas 78711-2548  
 6777671 Bill Me Later, P O Box 105658, Atlanta, GA 30348-5658  
 6777672 +Clear Digital Media Inc., 31102 Desert View Court, Menifee, CA 92584-7661  
 6777675 +Comcast, 1131 S. Duke St., Lancaster, PA 17602-4660  
 6777676 +Eastern Account Systems, 75 Glenn Road, Ste 110, Sandy Hook, CT 06482-1175  
 6777679 +Fannin County AD, 831 W. State Hwy 56, Bonham, Texas 75418-3799  
 6777680 #+Freedom Road Financial, 10605 Double R Blvd, Ste 100, Reno, Nevada 89521-8920  
 6777687 +Gary C. Cooke, 149 East 23rd Street, Ste 1148, New York, NY 10010-3765  
 6777691 +J. A. Cambece, 200 Cummings Center, Ste 173-D, Beverly, MA 01915-6190  
 6777690 +MRS Associates, 1930 Olney Ave., Cherry Hill, NJ 08003-2016  
 6777693 +Michale A. Moss, Moss Law Firm, P O Box 65020, Lubbock, TX 79464-5020  
 6777699 +P. Scott Lowery, PC, 5680 Greenwood Plaza Blvd. Ste 500, Greenwood Village, CO 80111-2415  
 6777694 PPL Electric Utilities Corp., c/o Solomon and Solomon, P.C., P O Box 15019, Albany, NY 12212-5019  
 6777695 Pitney Bowes - Purchase Power, c/o Caine & Weiner, P O Box 5010, Woodland Hills, CA 91365-5010  
 6777696 Pitney Bowes Inc., P O Box 371896, Pittsburgh, PA 15250-7896  
 6777700 +Pitney Bowes Purchase Power, P O Box 371874, Pittsburgh, PA 15250-7874  
 6777701 Professional Recovery Services, P O Box 1880, Voorhees, NJ 08043-7880  
 6777702 +Receivables Performance, 20816 44th Ave. West, Lynwood, WA 98036-7744  
 6777704 +Rue Education/Edu Lend, LLC, 2649 Gult to Bay Blvd., Clearwater, FL 33759-4936  
 6777705 Select Security, P O Box 1707, Lancaster, PA 17608-1707  
 6777709 +Susquehanna OMS, 2241 Eastern Blvd, Ste 102, York, PA 17402  
 6777709 North Recovery Systems, 500 North Course Drive, Houston, TX 77072

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QMHCHOW.COM Sep 18 2014 01:13:00 Michelle Chow, PO Box 601389, Dallas, TX 75360-1389  
 cr +EDI: BANKAMER.COM Sep 18 2014 01:13:00 BANK OF AMERICA, 4161 PIEDMONT PKWY, NC4-105-02-99, PO BOX 26012, GREENSBORO, NC 27420-6012  
 cr E-mail/Text: bknotice@crgofusa.com Sep 18 2014 01:27:07  
 FreedomRoad Financial c/o Capital Recovery-920016, PO Box 29426, Phoenix, AZ 85038-9426  
 cr EDI: BL-TOYOTA.COM Sep 18 2014 01:13:00 Toyota Motor Credit Corporation, P.O. Box 3001, Malvern, PA 19355-0701  
 6777662 EDI: CINGMIDLAND.COM Sep 18 2014 01:13:00 AT&T Mobility, P O Box 536216, Atlanta, GA 30353-6216  
 6777663 EDI: IIC9.COM Sep 18 2014 01:13:00 AT&T Mobility, c/o IC System, P O Box 64437, St. Paul, MN 55164-0437  
 6777658 +E-mail/Text: support@amscollections.com Sep 18 2014 01:26:05 Allen Maxwell & Silver, 190 Sylvan Avenue, Englewood Cliffs, NJ 07632-2533  
 6777660 +EDI: AMEREXPR.COM Sep 18 2014 01:13:00 American Express, P O Box 981537, El Paso, TX 79998-1537  
 6777661 EDI: AMEREXPR.COM Sep 18 2014 01:13:00 American Express, PO Box 26312, Lehigh Valley, PA 18002-6312  
 6777666 EDI: BANKAMER.COM Sep 18 2014 01:13:00 Bank of America, P O Box 982235, El Paso, Texas 79998-2235  
 6777665 +EDI: BANKAMER.COM Sep 18 2014 01:13:00 Bank of America, 9000 Southside Blvd. Bldg. 600, Jacksonville, FL 32256-0789  
 6777667 +EDI: TSYS2.COM Sep 18 2014 01:13:00 Barclays Bank Delaware, 700 Prides Crossing, Newark, DE 19713-6102  
 6777669 +EDI: STFC.COM Sep 18 2014 01:13:00 Cach, LLC, 4340 S. Monaco St., Unit 2, Denver, Colorado 80237-3408  
 6777670 E-mail/Text: cms-bk@cms-collect.com Sep 18 2014 01:26:21 Captal Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317  
 6777673 +E-mail/PDF: jamiep@simmassociates.com Sep 18 2014 01:31:37 Comenity Capital Bank, c/o Simm Associates, Inc., 800 Pencader Drive, Newark, DE 19702-3354  
 6777674 EDI: CCS.COM Sep 18 2014 01:13:00 Credit Collection Services, P O Box 55126, Boston, Maine 02205-5126  
 6777677 E-mail/Text: data\_processing@fin-rec.com Sep 18 2014 01:26:21 Financial Recovery Services, P O Box 385908, Minneapolis, MN 55438-5908  
 6777681 +EDI: RMSC.COM Sep 18 2014 01:13:00 GE Capital/Pay Pal Smart, P O Box 965005, Orlando, FL 32896-5005  
 6777682 EDI: RMSC.COM Sep 18 2014 01:13:00 GE Money Bank/Care Credit, P O Box 965036, Orlando, Florida 32896-5036  
 6777683 +EDI: RMSC.COM Sep 18 2014 01:13:00 GE/Amazon, P O Box 965015, Orlando, FL 32896-5015  
 6777684 +E-mail/Text: bankruptcy-notification@google.com Sep 18 2014 01:26:01 Google Ad Words, 1600 Ampitheater Parkway, Mountain View, CA 94043-1351  
 6777685 +EDI: CITICORP.COM Sep 18 2014 01:13:00 Home Depot/Citibank, P O Box 6497, Sioux Falls, SD 57117-6497  
 6777686 +EDI: IRS.COM Sep 18 2014 01:13:00 Internal Revenue Service, P. O. Box 7346, Philadelphia, Pennsylvania 19101-7346

District/off: 0540-4

User: childsj  
Form ID: B18

Page 2 of 2  
Total Noticed: 58

Date Rcvd: Sep 17, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

6777688 EDI: LEADINGEDGE.COM Sep 18 2014 01:13:00 Leading Edge Recovery Solutions LLC,  
P O Box 129, Linden, Michigan 48451-0129  
6777689 +E-mail/Text: bknotices@mbandw.com Sep 18 2014 01:27:01 McCarthy, Burgess & Wolff,  
26000 Cannon Road, Cleveland,, OH 44146-1807  
6777692 +E-mail/Text: wguerrero@ncsplus.com Sep 18 2014 01:26:19 NCSPlus Incorporated,  
117 East 24th Street, 5th Floor, New York, NY 10010-2937  
6777697 EDI: PRA.COM Sep 18 2014 01:13:00 Portfolio Recovery,  
for U.S. Bank National Association ND, P O Box 12914, Norfolk, Virginia 23591  
6777698 EDI: PRA.COM Sep 18 2014 01:13:00 Portfolio Recovery Associates, LLC, P O Box 12914,  
Norfolk, VA 23541  
6777703 EDI: SEARS.COM Sep 18 2014 01:13:00 Sears Bankruptcy Recovery, P O Box 20363,  
Kansas City, Missouri 64195-0363  
6777706 E-mail/Text: pacer@cpa.state.tx.us Sep 18 2014 01:27:09  
Texas Comptroller of Public Accounts, PO Box 13528, Austin, Texas 77811-3528  
6777707 +E-mail/Text: ridpacer@twc.state.tx.us Sep 18 2014 01:27:11 Texas Workforce Commission,  
TWC Bldg - Tax Dept., Austin, Texas 78778-0001  
6777708 +EDI: TFSR.COM Sep 18 2014 01:13:00 Toyota Motor Credit, 240 Gibraltar Rd., Ste 260,  
Horsham, PA 19044-2387  
6808893 EDI: BL-TOYOTA.COM Sep 18 2014 01:13:00 Toyota Motor Credit Corporation,  
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
6777710 +EDI: WFNNB.COM Sep 18 2014 01:13:00 Victoria's Secret, Comenity Bank, P O Box 182125,  
Columbus, Ohio 43218-2125

TOTAL: 34

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

6777678\* Financial Recovery Services, P O Box 385908, Minneapolis, MN 55438-5908

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2014

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2014 at the address(es) listed below:  
NONE.

TOTAL: 0